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EXAMINER

AKERS, GEOFFREY R

ART UNIT	PAPER NUMBER
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2164

DATE MAILED: 12/26/2001

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. 1.136(d)).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may result in loss of earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 12/11/01
- 2a) ☐ This action is FINAL.
- 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 10, 19-38 is/are pending in the application.
- 4a) Of the above, claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 10, 19-38 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claims _____ are subject to restriction and/or election requirements.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are objected to by the Examiner.
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

- 13) ☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).
- a) ☐ All b) ☐ Some* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- *See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

Attachment(s)

- 15) ☒ Notice of References Cited (PTO-892)
- 16) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 17) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s). _____
- 18) ☐ Interview Summary (PTO-413) Paper No(s). _____
- 19) ☐ Notice of Informal Patent Application (PTO-152)
- 20) ☐ Other: _____

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SUPPLEMENTAL DETAILED ACTION

1. This action is responsive to the interview of 12/11/01(Paper #14) between applicant and examiner, wherein a new action is being issued pursuant to Paper #13.
2. No new claims were added. None were deleted. None were amended.
3. Claims 10,19-38 are pending.
4. Claims 10, 19-38 have been examined.

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. Claims 25,27,29-31,36-37 are rejected under 35 USC 103(a) as unpatentable over Halpern(US Pat. No: 4,906,828) in view of Takeuchi(US Pat. No: 4,963,722) and further in view of Business Communications Company, "The Market for Smart Cards in the US: Outlook for Transportation Applications, Demonstrations(Smart Cards: New Directions,1996)(hereinafter referred to as "BCC") as well as Los Angeles Times, August 9, 1993, col 1B 5 pl Perlman, J. "Transportation: Promotors Hope Advertizing and Marketing Gimmicks will Steer Freeway Drivers to the Region's First Pay as You Go Highway"(hereinafter referred to as "LA").
7. As per claim 25 Halpern teaches an IC card used in an electronic purse loan system, comprising a balance memory which stores electronic data representing a money balance(col 14

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lines 6-17). Takeuchi teaches an (overdraft) loan memory which stores electronic data of a loan and a processor which writes electronic data of a loan into said loan memory when said electronic data representing a money balance is less than the amount of money required for a transaction (col 3 lines 4-49) (col 3 line 65-col 4 line 2). Halpern teaches changing balances in debiting and crediting operations (col 14 lines 6-17). BCC teaches the "Go-Card" utilized on the Washington, DC Metro system since 2/95, which will act as a credit card allowing a commuter to exit the Metro terminal without sufficient funds to pay the fare. The card will show a negative balance and when the commuter later adds fare the negative balance held in smart card memory will be deducted from new monetary additions. These crediting operations may represent loans being made. Furthermore LA teaches that prepaid accounts are allowed to carry negative balances for motorists on the freeway. It would have been obvious to one skilled in the art at the time of the invention to combine Halpern in view of Takeuchi and further in view of BCC and further in view of LA to teach the above. The motivation for this is to describe a loan transaction process for implementation on IC cards which permits the storage of excess spending (overdrafts) and equivalently, loans.

8. As per claim 27 Halpern teaches an IC card according to claim 25, further comprising: a connector which inputs/outputs electric money data from/to an external terminal in said electric purse loan system (Fig. 10) (col 10 lines 19-53). BCC teaches the "Go-Card" utilized on the Washington, DC Metro system since 2/95, which will act as a credit card allowing a commuter to exit the Metro terminal without sufficient funds to pay the fare. The card will show a negative

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balance and when the commuter later adds fare the negative balance held in smart card memory will be deducted from new monetary additions. These crediting operations may represent loans being made. Furthermore LA teaches that prepaid accounts are allowed to carry negative balances for motorists on the freeway. It would have been obvious to one skilled in the art at the time of the invention to to combine Halpern in view of Takeuchi and further in view of BCC and LA to teach the above to the lending operation. The motivation for this is to describe a loan transaction process for implementation on IC cards which permits the storage of excess spending(overdrafts) and equivalently, loans.

9. As per claim 29 Halpern teaches an IC card according to claim 25, wherein said transaction is includes debiting transactions(col 3 line 9-12). BCC teaches the "Go-Card" utilized on the Washington,DC Metro system since 2/95, which will act as a credit card allowing a commuter to exit the Metro terminal without sufficient funds to pay the fare. The card will show a negative balance and when the commuter later adds fare the negative balance held in smart card memory will be deducted from new monetary additions. These crediting operations may represent loans being made. BCC teaches these fares are for train fares. Furthermore LA teaches that prepaid accounts are allowed to carry negative balances for motorists on the freeway It would have been obvious to one skilled in the art at the time of the invention to to combine Halpern in view of Takeuchi and further in view of BCC and LA to teach the above in the lending operation. The motivation for this is to describe a loan transaction process for implementation on IC cards which permits the storage of excess spending(overdrafts) and equivalently, loans.

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10. As per claim 30 Halpern teaches an IC card according to claim 25, wherein said electronic data of a loan includes electronic money information representing the upper limit of a loan(col 13 lines 14-30)(Fig 11).Takeuchi also teaches this (col 3 lines 4-49). BCC teaches the "Go-Card" utilized on the Washington,DC Metro system since 2/95, which will act as a credit card allowing a commuter to exit the Metro terminal without sufficient funds to pay the fare. The card will show a negative balance and when the commuter later adds fare the negative balance held in smart card memory will be deducted from new monetary additions. These crediting operations may represent loans being made. Furthermore LA teaches that prepaid accounts are allowed to carry negative balances for motorists on the freeway It would have been obvious to one skilled in the art at the time of the invention to combine Halpern in view of Takeuchi and further in view of BCC and LA to teach the above to the lending operation. The motivation for this is to describe a loan transaction process for implementation on IC cards which permits the storage of excess spending(overdrafts) and equivalently, loans.

11. As per claim 31 Halpern teaches an IC card according to claim 25, wherein said electronic data of a loan includes electronic money information representing the upper limit of a loan(col 13 lines 14-30)(Fig 11).Takeuchi also teaches this (col 3 lines 4-49). BCC teaches the "Go-Card" utilized on the Washington,DC Metro system since 2/95, which will act as a credit card allowing a commuter to exit the Metro terminal without sufficient funds to pay the fare. The card will show a negative balance and when the commuter later adds fare the negative balance held in smart card memory will be deducted from new monetary additions. These crediting operations may represent

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loans being made. Furthermore LA teaches that prepaid accounts are allowed to carry negative balances for motorists on the freeway. It would have been obvious to one skilled in the art at the time of the invention to combine Halpern in view of Takeuchi and further in view of BCC to teach the above to the lending operation. The motivation for this is to describe a loan transaction process for implementation on IC cards which permits the storage of excess spending (overdrafts) and equivalently, loans and to use the card to transfer electronic cash to pay fares.

12. (NEW) As per claim 36 Halpern teaches an IC card used in an electronic purse loan system, comprising a balance memory which stores electronic data representing a money balance (col 14 lines 6-17). Takeuchi teaches a loan memory which stores electronic data of a loan and a processor which writes electronic data of a loan into said loan memory when said electronic data representing a money balance is less than the amount of money required for a transaction (col 3 lines 4-49) (col 3 line 65-col 4 line 2). Halpern teaches changing balances in debiting and crediting operations (col 14 lines 6-17). BCC teaches the "Go-Card" utilized on the Washington, DC Metro system since 2/95, which will act as a credit card allowing a commuter to exit the Metro terminal without sufficient funds to pay the fare. The card will show a negative balance and when the commuter later adds fare the negative balance held in smart card memory will be deducted from new monetary additions. These crediting operations may represent loans being made. Furthermore LA teaches that prepaid accounts are allowed to carry negative balances for motorists on the freeway. It would have been obvious to one skilled in the art at the time of the invention to combine Halpern in view of Takeuchi and further in view of BCC and LA to teach the above to

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the lending operation. The motivation for this is to describe a loan transaction process for implementation on IC cards which permits the storage of excess spending(overdrafts) and equivalently, loans.

13.(NEW) As per claim 37 Halpern teaches an IC card according to claim 36, further comprising wherein electronic data representing money is input from and output from/to an external terminal to a data input/output circuit in an IC card(Fig. 10)(col 10 lines 19-53).BCC teaches the “Go-Card” utilized on the Washington,DC Metro system since 2/95, which will act as a credit card allowing a commuter to exit the Metro terminal without sufficient funds to pay the fare. The card will show a negative balance and when the commuter later adds fare the negative balance held in smart card memory will be deducted from new monetary additions.Furthermore LA teaches that prepaid accounts are allowed to carry negative balances for motorists on the freeway. These crediting operations may represent loans being made.It would have been obvious to one skilled in the art at the time of the invention to combine Halpern in view of Takeuchi and further in view of BCC and LA to teach the above in the lending operation. The motivation for this is to describe a loan transaction process for implementation on IC cards which permits the storage of excess spending(overdrafts) and equivalently, loans.

14. Claims 10, 19-21, 23-24, 28, 32-35 are rejected under 35 USC 103(a) as unpatentable over Halpern(US Pat. No: 4,906,828) in view of Nagata(US Pat. No: 5,140,517) in view of Takeuchi(US Pat. No: 4,963,722) and further in view of Business Communications Company,

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“The Market for Smart Cards in the US: Outlook for Transportation Applications, Demonstrations(Smart Cards: New Directions,1996)(hereinafter referred to as “BCC”) as well as Los Angeles Times, August 9, 1993, col 1B 5 pl Perlman, J. “Transportation: Promotors Hope Advertizing and Marketing Gimmicks will Steer Freeway Drivers to the Region’s First Pay as You Go Highway”(hereinafter referred to as “LA”).

15. (Twice Amended) As per claim 10 Halpern teaches an electronic purse loan device(col 1 line 33-col 2 line 2) using [system, comprising:] an IC card [provided with] having a balance information storage which stores [for storing an ID number and] electronic money information(col 1 lines 48-51) representing [including the amount of a balance[;]. Takeuchi teaches a loan information storage which stores information representing loan [a terminal](col 3 lines 4-49)(col 3 line 65-col 4 line 2).Halpern teaches an IC card [reading/writing means for reading] reader/writer which reads information stored in said IC card(Fig 2) and [writing] writes information to said IC card(Fig 5)[input means for inputting a numeric value and other information personal information storage means for storing the ID numbers of IC cards in correspondence with information of balance(col 3 lines 19-23). Takeuchi teaches a loan information storage which stores information representing loan [a terminal](col 3 lines 4-49). Nagata teaches correlation means for correlating the ID number of said IC card with the ID numbers stored in said personal information storage means(Fig 7/526/527/525) to access the information of a loan amount stored in said personal information storage means]; [wherein] and a processor which, when [a payment for] a commercial transaction is made, [said terminal] subtracts an amount(Fig. 8B/554) [equivalent to the amount]

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of money to be paid for said commercial transaction from [the amount of the] said balance [stored in said IC card using said IC card reading/writing means] information storage: wherein said IC card reader/writer writes information representing a loan into said loan information storage(Fig 8B/555) when said electronic money information representing a balance is less than said amount of money to be paid for the commercial transaction(Fig 8B/560/561/562)(Fig 12).BCC teaches the "Go-Card" utilized on the Washington,DC Metro system since 2/95, which will act as a credit card allowing a commuter to exit the Metro terminal without sufficient funds to pay the fare. The card will show a negative balance and when the commuter later adds fare the negative balance held in smart card memory will be deducted from new monetary additions. These crediting operations may represent loans being made. Furthermore LA teaches that prepaid accounts are allowed to carry negative balances for motorists on the freeway. It would have been obvious to one skilled in the art at the time of the invention to combine Halpern in view of Nagata in view of Takeuchi and further in view of BCC and LA to teach the above. The motivation for this is to describe an electronic purse employed for electronic funds deductions used to make loans.

16. As per claim 19 Halpern teaches an electronic purse loan device according to claim 10, wherein said processor checks whether or not said IC card is registered(col 3 line 59-col 4 line 2)(col 10 lines 49-54).BCC teaches the "Go-Card" utilized on the Washington,DC Metro system since 2/95, which will act as a credit card allowing a commuter to exit the Metro terminal without sufficient funds to pay the fare. The card will show a negative balance and when the commuter later adds fare the negative balance held in smart card memory will be deducted from new

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monetary additions. Furthermore LA teaches that prepaid accounts are allowed to carry negative balances for motorists on the freeway. These crediting operations may represent loans being made. It would have been obvious to one skilled in the art at the time of the invention to combine Halpern in view of Nagata in view of Takeuchi and further in view of BCC and LA to teach the above. The motivation for this is to describe an electronic purse employed for electronic funds deductions used to make loans.

17. As per claim 20 Halpern teaches an electronic purse device according to claim 10. Takeuchi teaches wherein said processor checks said information representing a loan stored in said IC card and inhibits the commercial transaction if the amount of money to be paid for it is greater than a predetermined amount of money (col 3 lines 4-49) (col 3 line 65-col 4 line 2). BCC teaches the "Go-Card" utilized on the Washington, DC Metro system since 2/95, which will act as a credit card allowing a commuter to exit the Metro terminal without sufficient funds to pay the fare. The card will show a negative balance and when the commuter later adds fare the negative balance held in smart card memory will be deducted from new monetary additions. Furthermore LA teaches that prepaid accounts are allowed to carry negative balances for motorists on the freeway. These crediting operations may represent loans being made. It would have been obvious to one skilled in the art at the time of the invention to combine Halpern in view of Nagata in view of Takeuchi and further in view of BCC and LA to teach the above. The motivation for this is to describe an electronic purse employed for electronic funds deductions used to make loans.

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18. As per claim 21 Halpern teaches an electronic purse device according to claim 10. Takeuchi teaches wherein said processor checks said information representing a loan stored in said IC card and inhibits a loan if the amount of money to be paid is greater than a predetermined amount of money(col 3 lines 4-49)(col 3 line 65-col 4 line 2). BCC teaches the "Go-Card" utilized on the Washington,DC Metro system since 2/95, which will act as a credit card allowing a commuter to exit the Metro terminal without sufficient funds to pay the fare. The card will show a negative balance and when the commuter later adds fare the negative balance held in smart card memory will be deducted from new monetary additions. These crediting operations may represent loans being made. BCC does teach that the term of the loan is greater than a predetermined term as it can be for any arbitrary time during which the commuter returns. Furthermore LA teaches that prepaid accounts are allowed to carry negative balances for motorists for arbitrary periods on the freeway. It would have been obvious to one skilled in the art at the time of the invention to combine Halpern in view of Nagata in view of Takeuchi and further in view of BCC and LA to teach that if the term of the loan is greater than a predetermined period, the loan is inhibited, since an amount of money in excess of a threshold is reached as taught in Fig 11. The motivation for this is to describe an electronic purse employed for electronic funds deductions used to make loans.

19. As per claim 23 Nagata teaches an electronic purse loan device according to claim 10, wherein said processor liquidates a loan when the next commercial transaction occurs(col 9 lines 39-58)(Fig. 8B/S55/S56). BCC teaches the "Go-Card" utilized on the Washington,DC Metro

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system since 2/95, which will act as a credit card allowing a commuter to exit the Metro terminal without sufficient funds to pay the fare. The card will show a negative balance and when the commuter later adds fare the negative balance held in smart card memory will be deducted from new monetary additions. Furthermore LA teaches that prepaid accounts are allowed to carry negative balances for motorists on the freeway. These crediting operations may represent loans being made. It would have been obvious to one skilled in the art at the time of the invention to combine Halpern in view of Nagata in view of Takeuchi and further in view of BCC and LA to teach the above. The motivation for this is to describe an electronic purse employed for electronic funds deductions used to make loans.

20. As per claim 24 Halpern teaches an electronic purse device according to claim 10. Takeuchi teaches a device further comprising a display which displays information indicating that said electronic money information representing a balance is less than said amount of money to be paid for said commercial transaction (Fig 2) (col 3 lines 4-49) (col 3 line 65-col 4 line 2). BCC teaches the "Go-Card" utilized on the Washington, DC Metro system since 2/95, which will act as a credit card allowing a commuter to exit the Metro terminal without sufficient funds to pay the fare. The card will show a negative balance and when the commuter later adds fare the negative balance held in smart card memory will be deducted from new monetary additions. Furthermore LA teaches that prepaid accounts are allowed to carry negative balances for motorists on the freeway. These crediting operations may represent loans being made. It would have been obvious to one skilled in the art at the time of the invention to combine Halpern in view of Nagata in view of

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Takeuchi and further in view of BCC and LA to teach the above. The motivation for this is to describe an electronic purse employed for electronic funds deductions used to make loans.

21. As per claim 28 Halpern teaches an IC card according to claim 25, further comprising: register information as card serial number and operations data for a person(col 3 line 59-col 4 line 9).Nagata teaches an ID number memory which stores the ID number registered for a person(col 6 lines 13-25).BCC teaches the "Go-Card" utilized on the Washington,DC Metro system since 2/95, which will act as a credit card allowing a commuter to exit the Metro terminal without sufficient funds to pay the fare. The card will show a negative balance and when the commuter later adds fare the negative balance held in smart card memory will be deducted from new monetary additions.Furthermore LA teaches that prepaid accounts are allowed to carry negative balances for motorists on the freeway. These crediting operations may represent loans being made.It would have been obvious to one skilled in the art at the time of the invention to combine Halpern in view of Nagata and in view of Takeuchi and further in view of BCC to teach the above.. The motivation for this is to describe an electronic purse employed for electronic funds deductions used to make loans.

22. As per claim 32 Halpern teaches an electronic purse system(col 1 line 33-col 2 line 2) using an IC card having a balance information storage which stores electronic information representing a money balance(col 1 lines 48-51). Takeuchi teaches a loan information storage which stores information representing a loan(col 3 lines 4-49). Halpern teaches a system comprising: (a) a terminal (col 1 lines 52-53)(col 1 line 66-col 2 line 2) an IC card reader/writer which reads

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information stored in said IC card and writes information to said IC card(Fig 5). Nagata teaches a processor which, when a commercial transaction is made, subtracts an amount of money(Fig 8B/554) to be paid for said commercial transaction from said balance information storage.

Takeuchi teaches a center having a storage which stores money information and loan information transmitted from said terminal, wherein said terminal writes electronic information of a loan into said loan information storage and transmits loan information corresponding to said loan to said center when said electronic information representing a money balance is less than the amount of money to be paid for said commercial transaction(col 3 lines 4-49)(col 3 line 65-col 4 line 2).BCC teaches the "Go-Card" utilized on the Washington,DC Metro system since 2/95, which will act as a credit card allowing a commuter to exit the Metro terminal without sufficient funds to pay the fare. The card will show a negative balance and when the commuter later adds fare the negative balance held in smart card memory will be deducted from new monetary additions. Furthermore LA teaches that prepaid accounts are allowed to carry negative balances for motorists on the freeway. These crediting operations may represent loans being made.It would have been obvious to one skilled in the art at the time of the invention to combine Halpern in view of Nagata in view of Takeuchi and further in view of BCC and LA to teach the above. The motivation for this is to describe an electronic purse employed for electronic funds deductions used to make loans.

23. As per claim 33 Nagata teaches an electronic purse loan device according to claim 32, wherein said processor liquidates a loan when the next commercial transaction occurs(col 9 lines 39-58)(Fig. 8B/S55/S56). BCC teaches the "Go-Card" utilized on the Washington,DC Metro

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system since 2/95, which will act as a credit card allowing a commuter to exit the Metro terminal without sufficient funds to pay the fare. The card will show a negative balance and when the commuter later adds fare the negative balance held in smart card memory will be deducted from new monetary additions. Furthermore LA teaches that prepaid accounts are allowed to carry negative balances for motorists on the freeway. These crediting operations may represent loans being made. It would have been obvious to one skilled in the art at the time of the invention to combine Halpern in view of Nagata in view of Takeuchi and further in view of BCC and LA to teach the above. The motivation for this is to describe an electronic purse employed for electronic funds deductions used to make loans.

24. As per claim 34 Halpern teaches an electronic purse system according to claim 32, wherein said electronic data of funds including electronic money information on the upper limit (col 13 lines 14-30)(Fig. 11). Takeuchi teaches an overdraft (loan) mechanism (col 3 lines 4-49)(col 3 line 65-col 4 line 2). BCC teaches the "Go-Card" utilized on the Washington, DC Metro system since 2/95, which will act as a credit card allowing a commuter to exit the Metro terminal without sufficient funds to pay the fare. The card will show a negative balance and when the commuter later adds fare the negative balance held in smart card memory will be deducted from new monetary additions. Furthermore LA teaches that prepaid accounts are allowed to carry negative balances for motorists on the freeway. These crediting operations may represent loans being made. BCC also teaches further comprising a center processor in said center, wherein said center processor checks date information relating to a loan and approves the loan when said date

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information is both (within and without)predetermined term.It would have been obvious to one skilled in the art at the time of the invention to combine Halpern in view of Nagata in view of Takeuchi and further in view of BCC and LA to determining an upper limit on the term of a loan equivalent to a ceiling on expenditures stored in the card.The motivation for this is to describe an electronic purse employed for electronic funds deductions used to make loans.

25. As per claim 35 Halpern teaches an electronic purse loan system according to claim 32 further comprising a center processor in said center, wherein said center processor checks said information representing a loan and approves a loan when said information is within a predetermined upper limit(col 13 lines 14-30)(Fig 11).BCC teaches the “Go-Card” utilized on the Washington,DC Metro system since 2/95, which will act as a credit card allowing a commuter to exit the Metro terminal without sufficient funds to pay the fare. The card will show a negative balance and when the commuter later adds fare the negative balance held in smart card memory will be deducted from new monetary additions.Furthermore LA teaches that prepaid accounts are allowed to carry negative balances for motorists on the freeway. These crediting operations may represent loans being made.It would have been obvious to one skilled in the art at the time of the invention to combine Halpern in view of Nagata in view of Takeuchi and further in view of BCC and LA to teach the above. The motivation for this is to describe an electronic purse employed for electronic funds deductions used to make loans.

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26. Claim 22 is rejected under 35 USC 103(a) as unpatentable over Halpern(US Pat. No: 4,906,828) in view of Nagata(US Pat. No: 5,140,517) in view of Gaumet(US Pat. No: 5,640,306) and further in view of Business Communications Company, "The Market for Smart Cards in the US: Outlook for Transportation Applications, Demonstrations(Smart Cards: New Directions,1996)(hereinafter referred to as "BCC") as well as Los Angeles Times, August 9, 1993, col 1B 5 pl Perlman, J. "Transportation: Promoters Hope Advertizing and Marketing Gimmicks will Steer Freeway Drivers to the Region's First Pay as You Go Highway"(hereinafter referred to as "LA").

27. As per claim 22 Nagata teaches an electronic purse loan device according to claim 10, wherein said IC card reader/writer reads from/writes to the information stored in said IC card(Fig. 5/15/10/1/14/24)(col 7 line 63-col 8 line 64).Nagata fails to teach without contacting said IC card. Gaumet teaches reading/writing information in an IC card without contact(col 1 line 1-col 2 line 6).BCC teaches the "Go-Card" utilized on the Washington,DC Metro system since 2/95, which will act as a credit card allowing a commuter to exit the Metro terminal without sufficient funds to pay the fare. The card will show a negative balance and when the commuter later adds fare the negative balance held in smart card memory will be deducted from new monetary additions. These crediting operations may represent loans being made.Furthermore LA teaches that prepaid accounts are allowed to carry negative balances for motorists on the freeway. It would have been obvious to one skilled in the art at the time of the invention to combine Halpern in view of Nagata in view of Gaumet and further in view of BCC and LA to teach the above. The motivation for this

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is to describe an electronic purse employed for electronic funds deductions employed without contacting the IC card.

28. Claims 26 and 38 are rejected under 35 USC 103(a) as unpatentable over Halpern(US Pat. No: 4,906,828) and further in view of Gaumet(US Pat. No: 5,640,306) in view of Business Communications Company, "The Market for Smart Cards in the US: Outlook for Transportation Applications, Demonstrations(Smart Cards: New Directions,1996)(hereinafter referred to as "BCC") as well as Los Angeles Times, August 9, 1993, col 1B 5 pl Perlman, J. "Transportation: Promotors Hope Advertizing and Marketing Gimmicks will Steer Freeway Drivers to the Region's First Pay as You Go Highway"(hereinafter referred to as "LA").

29. As per claim 26 Halpern teaches an IC card according to claim 25, further comprising: a data input/output circuit which inputs/outputs electronic data representing money from/to an external terminal in an electric purse loan system(Fig 2). Halpern fails to teach I/O communication with the IC card without contact. Gaumet teaches reading/writing information in an IC card without contact(Abstract)(col 1 line 1-col 2 line 6).BCC teaches the "Go-Card" utilized on the Washington,DC Metro system since 2/95, which will act as a credit card allowing a commuter to exit the Metro terminal without sufficient funds to pay the fare. The card will show a negative balance and when the commuter later adds fare the negative balance held in smart card memory will be deducted from new monetary additions.These crediting operations may represent loans being made.Furthermore LA teaches that prepaid accounts are allowed to carry negative balances

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for motorists on the freeway. It would have been obvious to one skilled in the art at the time of the invention to combine Halpern in view of Gaumet and further in view of BCC and LA to teach the above. The motivation for this is to describe an electronic purse employed without contacting the IC card.

30. (NEW)As per claim 38 Halpern teaches an IC card according to claim 36, further comprising: a data input/output circuit which inputs/outputs electronic data representing money from/to an external terminal in an electric purse loan system(Fig 2). Halpern fails to teach I/O communication with the IC card without contact. Gaumet teaches reading/writing information in an IC card without contact(Abstract)(col 1 line 1-col 2 line 6).BCC teaches the "Go-Card" utilized on the Washington,DC Metro system since 2/95, which will act as a credit card allowing a commuter to exit the Metro terminal without sufficient funds to pay the fare. The card will show a negative balance and when the commuter later adds fare the negative balance held in smart card memory will be deducted from new monetary additions. These crediting operations may represent loans being made. Furthermore LA teaches that prepaid accounts are allowed to carry negative balances for motorists on the freeway. It would have been obvious to one skilled in the art at the time of the invention to combine Halpern in view of Gaumet and further in view of BCC and LA to teach the above. The motivation for this is to describe an electronic purse employed utilizing I/O communication with the IC card without contact.

Response to Arguments

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31. Applicant's arguments with respect to the claims have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

32. **THIS ACTION IS MADE NON-FINAL.** See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

Comments regarding this communication should be addressed to the examiner, Dr. Geoffrey Akers, P.E. who can be reached at (703)-306-5844 between the hours of 6:30 AM and 5:00 PM Monday through Friday. If attempts to contact the examiner are unsuccessful, the examiner's supervisor, Mr. Vincent Millin, may be telephoned at (703)-308-1065.

GRA

December 18, 2001